

HOLIDAY INSURANCE

It is essential that you take out some form of holiday insurance when you join one of our holidays. We are happy for you to obtain your own or you can take advantage of our travel insurance which Greentours is an Appointed Representative of N J Heritage Partnership Ltd which is authorised and regulated by the Financial Services Authority. A specimen travel insurance policy document is available on request and this has full details of terms, conditions and exclusions. The premiums set out below include Insurance Premium Tax of 17.5%. Insurance cover required must be requested at the time of booking and is non-refundable once cover is effected.

AREA	DURATION	PREMIUM	HOLIDAYS COVERED
Europe	6–10 Days	£23	Sicily, Sardinia, Gargano, Gotland, Spitsbergen (land only or cruise only), Bulgaria, Dolomites, Maritime Alps, Poland (autumn), Northern Morocco, The Peloponnese, All Wildlife at Leisure tours, All Art in the Field trips, All Greener tours. Dragonfly tours to Turkey & Hungary, AGS tour to Slovenia.
	11–17 Days	£34	Canary Islands, Western Iberia, Crocuses of Turkey, Andalucia, Southwest Turkey, The Peloponnese Spring, Crete, Chios, Georgia (without extension), Chelmos, Northern Greece, Pontic Alps, Lake Van, Poland (spring), Pyrenees, Spitsbergen (complete trip), Iceland, Estonia, Taurus Mountains.
	18–24 Days	£41	Georgia (with extension).
Worldwide	11–17 Days	£59	Ghana, Highlands of Mexico, Sea of Cortez, AGS tours to Northern California, Japan, The Altai. Iran (all), Tien Shan (both), Ontario, Maritime Canada, South Africa, Argentina Cacti, Taiwan, Kerala, Namibia, Belize and Tikal, Dragonfly – Ghana, and the following tours without extensions Costa Rica, Wild India, Sri Lanka.
	18–24 Days	£74	Borneo, Central India, Vietnam and Cambodia, Yunnan, Sichuan, Southern Brazil, and the following tours with extensions Costa Rica, Wild India, Sri Lanka.
Worldwide	40 Days		East Africa. Contact Greentours for information.

IMPORTANT – It is a requirement that anyone wishing to purchase this insurance calls Greentours (01298 83563) and answer some simple health questions before the insurance can be issued.

PRE-EXISTING MEDICAL CONDITIONS will be excluded and no claims will be paid under the Cancellation, Curtailment and Medical sections of the policy unless declared and accepted via CSA Healthline on 0844 826 2700.

It is a special condition that you are not aware of any reason why the holiday/journey may be cancelled or curtailed. In the event of the need for emergency assistance whilst abroad, MAYDAY ASSISTANCE must be advised immediately on 08700 662728 in respect of:

- your hospitalisation,
- your intended repatriation for medical reasons; and
- the need to return earlier than the original booked return date when the cause of such return may be insured under the Curtailment section of the policy.

AGE LOADING – 65 to 84 years is double the above premiums. Maximum Age Limit is 84 years.

CAMERAS AND OPTICS – It is particularly important if you have expensive cameras, binoculars and telescopes that you ensure they are covered, as most travel insurance policies do not offer sufficient cover for these items. They are often best covered under the terms of your household insurance – please contact your insurance broker for advice.

SUMMARY OF COVER

Main Benefits	Limit of Cover	Main Benefits	Limit of Cover
Medical and Emergency Expenses	£5,000,000	Missed Departure	£1,000
Emergency medical expenses, additional transportation & accommodation expenses. Repatriation including Air Ambulance if required. Benefit paid for each day as in-patient in hospital.		Baggage and Personal Effects	£1,500
		Baggage delay on outward journey	£100
		Lost Passport	£250
		Valuables limit	£250
Cancellation and Curtailment Charges	£5,000	Single Item limit	£250
Reimbursement for unused, prepaid travel and accommodation cancelled or cut short due to unforeseen circumstances such as injury, illness or death of a close relative, redundancy or jury service.		Personal Money and Travellers Cheques	£500
		Cash on person or in safe	£150
		Personal Accident	£25,000
Holiday Abandonment and Travel Delay		Death / Loss of limbs or sight	
Forced abandonment of your holiday after a 24 hour delay	£5,000	Please note, reduced sums insured apply to certain age groups.	
Travel delays benefit of £20 for the first 12 hours and £10 per 12 hours thereafter		Personal Liability	£2,000,000
		Legal Advice and Expenses	£25,000